

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

WLADYSLAW BEREZNICKI  
ANNA ERHARDT  
Debtor(s)

Case No. 16-22522

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/13/2016.
- 2) The plan was confirmed on 09/01/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/11/2018.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,450.00
Less amount refunded to debtor	\$450.00

**NET RECEIPTS:** **\$9,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,893.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$400.05
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,293.05**

Attorney fees paid and disclosed by debtor: \$1,107.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMEX	Unsecured	1,085.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	615.00	572.02	572.02	15.35	0.00
CAVALRY SPV I LLC	Unsecured	719.00	1,190.01	1,190.01	40.16	0.00
CHASE CC	Unsecured	826.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	703.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	112.00	112.86	112.86	0.00	0.00
LVNV FUNDING	Unsecured	NA	1,058.43	1,058.43	35.72	0.00
MIDLAND FUNDING	Unsecured	333.00	293.95	293.95	0.00	0.00
PNC BANK	Secured	30,711.00	30,711.10	0.00	0.00	0.00
PNC BANK	Unsecured	8,159.00	8,365.15	8,365.15	340.13	0.00
PNC BANK	Unsecured	4,563.00	4,563.20	4,563.20	185.54	0.00
PNC BANK	Unsecured	605.00	605.13	605.13	16.23	0.00
PNC BANK	Unsecured	30,711.00	NA	6,871.13	1,248.76	0.00
PNC MORTGAGE	Secured	NA	501.85	501.83	501.83	0.00
PNC MORTGAGE	Unsecured	5,895.00	NA	NA	0.00	0.00
PNC MORTGAGE	Secured	55,066.00	54,521.32	55,023.17	0.00	0.00
Sears/Cbna	Unsecured	220.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Unsecured	923.00	NA	12.95	0.00	0.00
TOYOTA MOTOR CREDIT	Secured	6,100.00	7,035.95	7,023.00	3,060.32	262.91

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$55,023.17	\$0.00	\$0.00
Mortgage Arrearage	\$501.83	\$501.83	\$0.00
Debt Secured by Vehicle	\$7,023.00	\$3,060.32	\$262.91
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$62,548.00</b>	<b>\$3,562.15</b>	<b>\$262.91</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$23,644.83</b>	<b>\$1,881.89</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,293.05</u>
Disbursements to Creditors	<u>\$5,706.95</u>

**TOTAL DISBURSEMENTS :** **\$9,000.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/14/2018

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.